

save and invest for long-term financial goals in an increasingly intricate marketplace, and responsibly manage their personal, professional, and family finances. It is essential that we continue to make strides toward improving education and consumer protection, while giving individuals the necessary tools to build more financially stable families, businesses, and communities. As we continue along the path to economic recovery, it is imperative that the basics of economics, credit, and personal finance become a fundamental fixture in the American school system.

The Council for Economic Education recently released their 2011 "Survey of the States: Economic and Personal Finance Education in Our Nation's Schools." According to this survey, there have been great improvements in financial literacy since the first survey in 1998. However, troublingly, in the past 2 years, progress has slowed and in some cases even reversed. Specifically, only 22 States require students to take an economics course as a high school graduation requirement, and only 16 States require the testing of student knowledge in economics. In addition, only 12 States require students to take a personal finance course either independently or as part of an economics course as a high school graduation requirement.

Also, alarmingly, according to the Gallup-Operation HOPE Financial Literacy Index, while 69 percent of American students strongly believe that the best time to save money is now, only 57 percent believe that their parents are saving money for the future. Despite clear progress in this area over the past 15 years, these most recent trends are disturbing.

There is no better time than now to invest in a better-educated, more financially savvy public. With the increased complexity of and access to today's financial products, the unscrupulous nature of predatory lenders as they enticed millions of families into complicated loans they could not afford nor understand, and people having to make important life decisions at a younger and younger age, it is critical that we ensure that students are empowered by a sound financial education by the time they graduate from high school. Our Nation cannot afford another housing crisis, and the best way to safeguard against that risk is education and promotion spreading knowledge.

I would like to thank the various organizations and individuals who are doing their part to ensure the education of personal finance reaches as many Americans as possible. Teachers, parents, financial institutions, nonprofit organizations, Governors, legislators, and other decision makers must be leaders on this issue just as all of us owe it to ourselves and our country to have adequate knowledge of personal finance.

As policymakers, we must champion these issues year round, not just in the

month of April. However, focusing on Financial Literacy Month in April allows us to have a designated month when we can focus our efforts, take stock of what has been working, and improve on our work for the coming year. I thank my colleagues again for passing this resolution.

#### TRIBUTE TO JENNIFER L. SMITH

Mr. CONRAD. Mr. President, I rise along with my colleague, the ranking member of the Budget Committee, Senator SESSIONS, to pay tribute to Jennifer L. Smith, who is retiring this week after more than 32 years of distinguished service to the Congress.

Ms. Smith began her congressional career in 1979, working in the Senate. While working, she attended law school at night and became one of the Senate's Assistant Parliamentarians. She has since served as an Assistant Counsel for the House Budget Committee, the General Counsel for the Senate Budget Committee, and the Deputy General Counsel for CBO. In 2006, she returned to the Senate Parliamentarian's Office as the Senate Precedents Editor and in 2010 returned to CBO as the Associate General Counsel.

In each of her roles, Ms. Smith worked tirelessly to ensure that the decisions of each office were carefully researched, well reasoned, and fully documented.

As an attorney for CBO, Ms. Smith ensured that CBO's estimates of legislation were based on a solid understanding of the law. Her skills as an attorney have been highlighted in the diverse issues she has worked on while at CBO, ranging from immigration, to Social Security to lease-purchase issues. Her knowledge of appropriations law, copyright law, and the ethics rules of the House of Representatives rivals those of the most acknowledged experts in those fields.

Ms. Smith's excellent work has been recognized throughout her career. In 2005, for instance, as CBO's Deputy General Counsel, she received a CBO Director's Award for outstanding performance, one of many such awards.

Ms. Smith has exemplified CBO's high standard of professionalism, objectivity, and nonpartisanship. As chairman, I greatly appreciate the sacrifices that Ms. Smith—as well as her family—has made in assisting the Budget Committee and Congress.

I would like to turn to my colleague, Senator SESSIONS, for his remarks.

Mr. SESSIONS. I thank the chairman and join him in commending Ms. Smith for her many years of dedicated, faithful, and outstanding service to CBO, to the Senate through her work in the Parliamentarian's Office and the Budget Committee, and to the Congress and American people. We wish her all the best in her well-deserved retirement.

We hope our colleagues will join us in thanking Ms. Smith—and really all of the hard-working employees at the Congressional Budget Office—for her and their service.

#### ADDITIONAL STATEMENTS

##### RECOGNIZING THE OAHU MATH LEAGUE

• Mr. AKAKA. Mr. President, I wish to recognize the math coaches and teachers of the Oahu Math League, OML, for their outstanding service for the students of Hawaii. The Hawaii Council of Teachers of Mathematics created the OML more than 40 years ago to supplement the traditional math curriculum in Hawaii's schools and to provide students with an outlet to represent their schools in academic competition. The league is comprised two senior varsity divisions as well as one junior varsity division. The various teams represent 28 of Oahu's schools, both public and private, and over 35 coaches, each dedicated to the promotion of mathematics education in the State of Hawaii.

I wish to acknowledge the students who spend their free time after school and on weekends to prepare and compete in the OML's seven grueling meets each academic year. These students devote their extracurricular time to mastering difficult mathematic techniques and theories in order to challenge themselves in the pursuit of academic excellence. Their commitment to their education is exemplary and should be commended.

However, these young men and women would not be able to participate in the OML competitions were it not for the support and knowledge of the fundamentals of math given to them by their coaches and teachers. These devoted men and women work many hours a week outside the school day in preparation for these competitions.

I would like to recognize both the foresight of OML's founders, as well as the enduring passion and tireless diligence of the many outstanding teachers who volunteer their time and efforts each school year to make the league a success. In particular, I would like to note the extraordinary commitment of several of OML's most active supporters: Thomas Yamachika, Carl Wheeler, Hank Koszewski, Phil Abe, Clarence Kanja, Lance Suzuki, Clayton Akatsuka, Kathleen Goto, and Amy Yonashiro.

I also want to thank the nine dedicated math teachers and OML coaches, who spend a combined total of 68 hours a week preparing for meets outside of the regular school day and represent more than 180 years of math instruction and service. They are Calvin Fukuhara of Kamehameha School, Michael Park of Iolani School, Tim Cantley and Deborah Kula of Sacred Hearts Academy, Michael Ida of Kalani High School, Carolyn Okunaga of Mililani High School, Chenfu Chiang of Hanalani High School, Hal Parker of Punahou School, and Joyce Kanja of Mid-Pacific Institute.

As an educator and former principal, I know firsthand about the countless hours that go into student extracurricular activities when the school

day ends. It makes me proud to see these outstanding educators embody the spirit of service. Their dedication to their field and to the students of Hawaii is undeniable. I send my best wishes to the students, their families, teachers, and coaches and to the Oahu Math League for continued success in the future.●

#### TRIBUTE TO COLONEL ROBERT WALK

● Ms. AYOTTE. Mr. President, today I rise to congratulate Robert Walk who is retiring from the U.S. Army with the rank of colonel. Robert dedicated more than 30 years of his life to serving our Nation as both an Active and Reserve officer. New Hampshire has been very fortunate to have a man such as Robert serving in the Army, and I am privileged to recognize his accomplishments today.

Robert comes from a patriotic family with a long history of honorable service. He chose to follow in the footsteps of his father, the late COL James Frederick Walk of Hanover, and his grandfathers, BG Arthur Richard Walk, U.S. Army, and LTC and Dartmouth College professor—Ralph Arthur Burns, Army Air Force. His brothers, LTC William Arthur Walk and LTC James Bradford Walk, all answered the same call to service.

After receiving a degree in chemical engineering from the University of New Hampshire, he served for 11 years on active duty in the Army, where he met his wife, LTC M. Angela S. Walk. Following his active-duty service, he continued his career in the Army Reserve, serving as a traditional reserve officer while pursuing a master's degree in environmental engineering. As a traditional Reserve officer, Robert held a variety of positions, working in the Army Reserve's Homeland Security Office, and in the congressionally directed Domestic Preparedness Program, before transitioning to active Guard Reserve status. His final position was serving as the chief of staff of the U.S. Strategic Command Center for Combating Weapons of Mass Destruction at Fort Belvoir.

Even in retirement, I am confident that Robert will continue to serve his Nation. On behalf of all New Hampshire residents and all Americans, I am proud to thank Robert and his entire family for their service to our great Nation.●

#### UNITED FARM WORKERS OF AMERICA 50TH ANNIVERSARY

● Mrs. BOXER. Mr. President, I ask my colleagues to join me in celebrating the 50th anniversary of the United Farm Workers of America, the Nation's largest farmworkers union.

In 1962, Cesar Chavez, the preeminent figure in the movement for farm laborers' rights in the 20th century, founded the National Farm Workers Association, which later became the United Farm Workers, UFW.

Mr. Chavez's steely determination and use of nonviolent protest tactics in the Delano grape strike of 1965–1970; the fasts of 1968, 1972, and 1988; and numerous other strikes around the Nation became an organizing model and inspiration for the labor movement.

Driven by its core values of integrity, innovation, empowerment, nonviolence and “Si Se Puede” attitude, the UFW has worked valiantly and tirelessly over the past half century to achieve a number of historic gains for farmworkers. The vigorous advocacy of the UFW has enabled farmworkers to secure higher wages and safer working conditions, reduced exposure to the use of harmful and toxic pesticides, and equality and opportunities for their families.

Today, the UFW remains an ardent protector and advocate for the rights and interests of farmworkers in 10 States. The union's proud legacy of social justice and civil rights is alive and thriving.

The story of the first 50 years of the United Farm Workers is a testament to the value of perseverance and social justice. I applaud the indefatigable commitment of all UFW members, past and present, to bring justice and equality to farmworkers and to future generations.

As the members and friends of the United Farm Workers gather to celebrate this auspicious occasion, I congratulate them on their 50th anniversary and wish everyone a memorable anniversary and continued success.●

#### EAST BAY MUNICIPAL UTILITY DISTRICT

● Mrs. FEINSTEIN. Mr. President, I wish today to recognize the significant contributions that the East Bay Municipal Utility District in Oakland, CA, is making with respect to renewable energy production. East Bay Municipal Utility District is a regional water and wastewater treatment agency serving the needs of the citizens of Alameda and Contra Costa Counties in the San Francisco Bay area. I am proud to note that with 1.3 million customers in the east bay region, this agency is leading the way in developing sustainable energy and water conservation practices that benefit the region.

On April 3, the East Bay Municipal Utility District's board of directors will formally dedicate a project that will create clean energy for the region and help ensure that waste materials that would otherwise be sent to landfills are reused. This new project is the Power Generation Station Renewable Energy Expansion Project and it builds on the successful Resource Recovery Program that is already serving as a model for other wastewater treatment plants across the Nation.

The Power Generation Station Renewable Energy Expansion Project will utilize biogas, methane, produced from anaerobic digesters to power electrical generators and a new 4.6-megawatt

clean-burn turbine. The source materials used by the anaerobic digesters will be waste that is currently being sent to garbage dumps. As a result of this new project, EBMUD's total production capacity at its wastewater treatment plant will be 10.6 megawatts, enough capacity to meet the electrical power demands of 13,000 homes.

The innovative Power Generation Station Renewable Energy Expansion Project will allow the East Bay Municipal Utility District to be the first agency of its kind in the Nation to generate all its own energy entirely from the production of biogas generated from waste materials. Excess energy, above and beyond that needed to meet the electrical power demands of running the wastewater treatment plant, will be sold back to the electrical grid, thereby helping to keep customer rates low by reducing EBMUD's power bill and increasing revenues from the sale of electricity. Increasing the generation of green energy supports California's goal of increasing clean energy while reducing greenhouse gas emissions. This project is particularly important because EBMUD is currently generating so much biogas from waste material that it is forced to flare the excess biogas.

At a time when all of us must find ways to reduce energy consumption and help generate renewable energy, I commend the board of directors and the employees of the East Bay Municipal Utility District for the foresight they have shown in developing and growing the Resource Recovery Program and in the construction of this important sustainable energy project. This project serves as a reminder to each of us that we can find ways to develop high-quality public services and reduce operating costs through innovative thinking and the use of technology. I congratulate East Bay Municipal Utility District for leading the way on developing clean energy.●

#### TRIBUTE TO COLONEL RICHARD C. GROSS

● Mr. GRAHAM. Mr. President, I ask my colleagues to join me in recognizing COL Richard “Rich” C. Gross on the occasion of his promotion to brigadier general in the U.S. Army. This is a tremendous honor, for which he should be especially proud.

A devoted patriot, Rich has dedicated the past 27 years to serving our Armed Forces and protecting our Nation. After graduating from the U.S. Military Academy at West Point, he was commissioned in the U.S. Army as a second lieutenant in the Infantry. Rich's first assignment took him to the 82nd Airborne Division at Fort Bragg, NC, where he served in numerous leadership positions. While there, he was accepted into the Army's Funded Legal Education Program. In 1993, he graduated from the University of Virginia School of Law and entered the U.S. Army Judge Advocate General's, JAG,